

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Dorothy J Perkins

Case No.: 23-40082 – B357
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 6/1/23
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court

Eastern District of Missouri

In re:
Dorothy J Perkins
Debtor

Case No. 23-40082-bcw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin

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Date Rcvd: Jun 02, 2023

Form ID: 3180

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2023:

Recip ID	Recipient Name and Address
db	+ Dorothy J Perkins, 1220 Park Ashwood Dr, Saint Charles, MO 63304-8771
25312122	+ Ardmore Fin, 1015 Locust, Saint Louis, MO 63101-1334
25312123	+ Ashwood Apartments, 1360 Park Ashwood Dr, Saint Charles, MO 63304-7352
25312134	+ Dr Ann Stewart, 4161 N Hwy 67, Florissant, MO 63034-2825
25312139	+ Joseph Perkins Jr, 1220 Park Ashwood Dr, Saint Charles, MO 63304-8771
25312140	+ Mercy, PO Box 505381, Saint Louis, MO 63150-5381
25312148	+ Sun Loan Company, Attn: Bankruptcy Dept, 9855 Saint Charles Rock Road, St. Ann, MO 63074-2017

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTABROWN.COM	Jun 03 2023 03:21:00	Tracy A. Brown, Tracy A. Brown Chapter 7 Trustee, 1034 South Brentwood Blvd, Suite 725, St Louis, MO 63117-1271
cr	+ EDI: AISACG.COM	Jun 03 2023 03:20:00	Ally Financial, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
25312119	Email/Text: ebn@americollect.com	Jun 02 2023 23:20:00	Americollect, Inc, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
25312118	+ Email/Text: backoffice@affirm.com	Jun 02 2023 23:20:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
25312120	+ Email/PDF: bncnotices@becket-lee.com	Jun 02 2023 23:35:37	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25312124	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 02 2023 23:19:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
25312125	+ EDI: CAPITALONE.COM	Jun 03 2023 03:20:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25312126	+ EDI: CAPITALONE.COM	Jun 03 2023 03:20:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
25312128	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25312129	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25312130	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenity/Burlington, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25312131	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenity/Carter, Po Box 182120, Columbus, OH 43218-2120
25312132	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenity/MPRC, Po Box 182120, Columbus, OH 43218-2120

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25312133	+ EDI: WFNNB.COM	Jun 03 2023 03:20:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25312136	Email/Text: michaela.gaddy@emoneyusa.com	Jun 02 2023 23:19:00	eMoneyUSA, Attn: Bankruptcy, 8700 State Line Rd , Ste 350, Leawood, KS 66206
25312135	+ Email/Text: EBN@edfinancial.com	Jun 02 2023 23:19:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
25312137	Email/Text: collecadminbankruptcy@fnni.com	Jun 02 2023 23:20:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
25312138	+ EDI: PHINGENESIS	Jun 03 2023 03:21:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
25312141	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2023 23:20:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
25312144	^ MEBN	Jun 02 2023 23:17:29	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
25312142	+ Email/Text: bankruptcy@ncaks.com	Jun 02 2023 23:19:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
25312145	+ Email/Text: opportunitynotices@gmail.com	Jun 02 2023 23:20:00	Opportunity Financial, LLC, 130 East Randolph Street, Suite 3400, Chicago, IL 60601-6379
25312343	+ EDI: RECOVERYCORP.COM	Jun 03 2023 03:21:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25312146	+ Email/Text: bankruptcy@regionalmanagement.com	Jun 02 2023 23:19:00	Regional Finance, 979 Batesville Rd, Greer, SC 29651-6819
25312147	+ Email/Text: clientservices@sourcerm.com	Jun 02 2023 23:20:00	Source Receivables Mgmt, Llc, Attn: Bankruptcy Dept, Po Box 4068, Greensboro, NC 27404-4068
25312149	+ EDI: RMSC.COM	Jun 03 2023 03:20:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25312150	+ EDI: LCIUPSTART	Jun 03 2023 03:20:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
25312151	+ EDI: WFFC2	Jun 03 2023 03:20:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
25312152	+ Email/Text: bk@worldacceptance.com	Jun 02 2023 23:20:15	World Finance Company, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
25312121	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25312127	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25312143	*+	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0865-4

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2023 at the address(es) listed below:

Name	Email Address
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Tracy A. Brown	tab7@bktab.com txmotb@sbcglobal.net;dgibson7@bktab.com;TABtrusteeatty@bktab.com;tbrown@ecf.axosfs.com;nevercheck999@gmail.com
William H. Ridings, Jr.	on behalf of Debtor Dorothy J Perkins ridingslaw2003@yahoo.com

TOTAL: 3